

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

WILLIAM A FLEMING  
BRIDGET R FLEMING  
Debtor(s)

Case No. 14-70126JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/05/2014.
- 2) The plan was confirmed on 08/19/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/02/2015, 06/15/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/11/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,590.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,019.28
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$40,019.28**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,981.69
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,572.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,554.03**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	525.00	525.02	525.02	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	165.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECTION	Unsecured	110.00	NA	NA	0.00	0.00
FULL SERVICE NETWORK	Unsecured	173.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	267.07	267.07	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	130.00	120.46	120.46	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	35.93	35.93	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	476.61	476.61	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	2,297.11	2,297.11	0.00	0.00
MIDLAND FUNDING	Unsecured	287.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	239.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	96,425.00	100,051.59	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	0.00	8,960.49	8,960.49	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	101,325.94	0.00	18,904.10	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	0.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Priority	0.00	2,350.00	2,350.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	525.00	NA	NA	0.00	0.00
NRA GROUP LLC*	Unsecured	1,950.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	923.00	1,088.37	1,088.37	0.00	0.00
PENNSYLVANIA-AMERICAN WTR CO	Unsecured	1,700.00	1,983.86	1,983.86	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	311.00	311.12	311.12	0.00	0.00
REZK MEDICAL	Unsecured	2,137.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	NA	21.02	21.02	0.00	0.00
SECOND CHANCE AUTO	Secured	8,900.00	NA	8,900.00	5,565.38	1,035.28
UNIVERSAL FIDELITY CORPORATION	Unsecured	93.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	246.00	246.73	246.73	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$8,960.49	\$27,864.59	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,900.00	\$5,565.38	\$1,035.28
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,860.49</b>	<b>\$33,429.97</b>	<b>\$1,035.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,350.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,350.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,373.30</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,554.03</u>	
Disbursements to Creditors	<u>\$34,465.25</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$40,019.28</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2017

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.